

HONG KONG CENTRE

COMPLAINT HANDLING PROCEDURE

How to make a complaint?

A complaint may be made by following means to our office through the following means:

- By letter
- By Telephone
- Through email
- In-person

If a written complaint is submitted, such complaint should outline the facts, your concerns, what you are seeking from Bank of India to resolve your complaint and how we may contact you. If you chose to make a verbal complaint, we request that you provide us information as detailed as possible, so we can investigate the matter without delay.

Any complaint that you may have in relation to our services may be addressed to us through the following channels:

By post: 2/F, Dina House, Ruttonjee Centre, 11 Duddell Street, Central Hong Kong (Attention to Compliance)

By telephone: At +852-25221689

By email: boihk.compliance@bankofindia.co.in

Alternatively, you can also reach out to Manager In-charge of the department or Branch Manager through the contact details provided online.

Who will handle your complaint?

Any complaint received will be handled by the Manager in-charge of the department or a designated person who was not originally involved in the matter giving rise to your complaint.

What are the timelines for responding to your complaint?

We will endeavor to acknowledge receipt of your complaint immediately within seven days.

We shall ensure that you receive, no later than thirty days after the date on which the complaint is received, either:

- a) a final response; or
- b) a holding response which explains why we are not yet in a position to resolve your complaint and indicate when we expect to be able to provide a final response.

If a holding response is sent, we will ensure that, no later than sixty days after the date on which the complaint is received, a final response is provided to you.

What is our commitment to resolving complaints?

It shall be our endeavor to resolve all complaints fairly, efficiently and with minimum inconvenience to you.

Do you have any queries?

If you have any queries in relation to our internal complaint handling procedure, please contact your Manager in-charge or the Complaint Handling officer through the channels indicated in this document.